

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : **10/631,970** Confirmation No.: 3665
Applicants : Daniel Lee Hamilton, et al.
Filed : August 1, 2003
Title : **Payment Processing with Selection of a
Risk Reduction Technique**

Art Unit : 3696
Examiner : John A. Anderson

Docket No. : 23952-0108
Customer No. : 72386

SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

VIA EFS-WEB

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

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Eva N. Mukasa

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Pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office action after the filing of a Request for Continued Examination under 37 C.F.R. § 1.114. Thus, no fees are believed due. However, if any fees are associated with this filing, the Patent Office is hereby authorized to charge such fees to Deposit Account 19-5029.

Respectfully submitted,



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Date: **April 9, 2010**

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